

GENERAL GOODS

(A) CLAUSES - General Property in transit

(not suitable for goods in a mechanically temperature-controlled environment or livestock)

RISKS COVERED

- 1 Subject to all other terms, conditions, exclusions applicable to this Policy this insurance covers accidental loss of or damage to the subject-matter insured arising within the Geographical Limits and occurring during the Period of Insurance.
- 2 This insurance covers general average and salvage charges, adjusted or determined according to the contract of carriage and/or the governing law and practice, incurred to avoid or in connection with the avoidance of loss.

EXCLUSIONS

- 3 In no case shall this insurance cover
 - 3.1 loss, damage or expense attributable to wilful misconduct of the Insured
 - 3.2 ordinary leakage, ordinary loss in weight or volume, or ordinary wear and tear of the subject-matter insured
 - 3.3 loss, damage or expense caused by insufficiency or unsuitability of packing or preparation of the subject-matter insured to withstand the ordinary incidents of the insured Transit where such packing or preparation is carried out by the Insured or their employees or prior to the attachment of this insurance (for the purpose of these Clauses 'packing' shall be deemed to include stowage in a container and 'employees' shall not include independent contractors)
 - 3.4 loss, damage or expense arising from unfitness of container or conveyance for the safe carriage of the subject-matter insured, where loading therein or thereon is carried out prior to Transit or by the Insured or their employees and they are privy to such unfitness
 - 3.5 loss, damage or expense caused by inherent vice or nature of the subject-matter insured
 - 3.6 loss, damage or expense caused by delay, even though the delay be caused by a risk insured against (except expenses payable under Clause 2 above)
 - 3.7 loss, damage or expense caused by insolvency or financial default of any carrier, courier or transport operator where, at the time of loading of the subject-matter insured the Insured was aware, or in the ordinary course of business should have been aware, that such insolvency or financial default could prevent the normal prosecution of the Transit
 - 3.8 loss, damage or expense directly or indirectly caused by or arising from the use of any weapon of war or device employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter
 - 3.9 claims arising from loss of market
 - 3.10 loss, damage or expense caused by mechanical, electrical and/or electronic derangement unless resulting from an external cause of which there is visible evidence
- 4 In no case shall this insurance cover loss damage or expense caused by
 - 4.1 war civil war revolution rebellion insurrection, or civil strife arising therefrom, or any hostile act by or against a belligerent power
 - 4.2 capture seizure arrest restraint or detainment (piracy excepted), and the consequences thereof or any attempt thereat
 - 4.3 derelict mines torpedoes bombs or other derelict weapons of war.

GEOGRAPHICAL LIMITS

- 5 'Geographical Limits' means the Geographical Limits as specified in the policy Schedule.

CLAIMS

- 6 No claim for Constructive Total Loss shall be recoverable hereunder unless the subject-matter insured is reasonably abandoned either on account of its actual total loss appearing to be unavoidable or because the cost of recovering, reconditioning and forwarding the subject-matter to the destination to which it is insured would exceed its value on arrival.

BENEFIT OF INSURANCE

- 7 This insurance shall not inure to the benefit of the carrier or other bailee.

NOTE:- It is necessary for the Insured when they become aware of an event which is "held covered" under this insurance to give prompt notice to the Underwriters and the right to such cover is dependent upon compliance with this obligation.

C0919